

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

HELEN K GAY

Debtor(s)

Case No. 23-12178-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2023.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/21/2024.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,425.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,384.00
Less amount refunded to debtor	\$3,071.14

NET RECEIPTS: **\$312.86**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$312.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$312.86**

Attorney fees paid and disclosed by debtor: \$2,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIBANK, N.A.	Unsecured	NA	2,673.14	2,673.14	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	809.20	809.20	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	3,681.77	3,681.77	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	107,954.69	2,449.81	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	3,821.04	3,821.04	0.00	0.00
JEFFERSON HEALTH	Unsecured	NA	1,138.31	1,138.31	0.00	0.00
JPMORGAN CHASE BANK, N.A. S/B/N	Unsecured	NA	8,080.38	8,080.38	0.00	0.00
LVNV FUNDING	Unsecured	NA	6,601.55	6,601.55	0.00	0.00
LVNV FUNDING	Unsecured	NA	1,435.45	1,435.45	0.00	0.00
LVNV FUNDING	Unsecured	NA	3,578.16	3,578.16	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	111.43	111.43	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	1,375.46	1,375.46	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	5,962.96	5,962.96	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	3,628.64	3,628.64	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	875.04	875.04	0.00	0.00
RESURGENT CAPITAL SVCS	Unsecured	NA	43.50	43.50	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	163.00	163.00	0.00	0.00
TEACHERS FEDERAL CREDIT UNION	Secured	NA	38,352.06	NA	0.00	0.00
U.S. DEPARTMENT OF HUD	Secured	NA	33,895.41	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	174.94	174.94	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,131.58	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,131.58	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,375.46	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,375.46	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,096.74	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$312.86</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$312.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.